



Order Filed on January 25,  
2017 by Clerk, U.S. Bankruptcy  
Court - District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-  
2(c)**

Stern Lavinthal & Frankenberg LLC  
105 Eisenhower Parkway - Suite 302  
Roseland, NJ 07068  
Telephone Number (973) 797-1100  
Facsimile Number (973) 228-2679  
Attorneys for Secured Creditor,  
Cenlar FSB as servicing agent for Lakeview Loan  
Servicing, LLC  
By: Jeanette F. Frankenberg, Esq.

In Re:

Scott P. Cowan

Debtor(s)

Case No.: 16-14758-SLM

Chapter: 11 01/24/17 at 10:00 am

Hearing Date: ~~November 29, 2016~~

~~@ 11:00 am~~

Judge: Stacey L. Meisel U.S.B.J.

**ORDER VACATING AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2), is hereby **ORDERED**.

**DATED: January 25, 2017**

A handwritten signature in cursive script, reading "Stacey L. Meisel", is written over a horizontal line.  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

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Debtor: Scott P. Cowan

Case No.: 16-14758-SLM

Caption of Order: **Order Vacating Automatic Stay**

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Upon the Motion of Cenlar FSB as servicing agent for Lakeview Loan Servicing, LLC, on behalf of itself and its successors and/or assigns (hereinafter collectively "Secured Creditor" and/or Movant), under Bankruptcy Code Section 362(d) for relief from the automatic stay as to certain real property as hereinafter set forth, and for cause shown,

ORDERED as follows:

1. The automatic stay of Bankruptcy Code Section 362(a) is vacated to permit the movant its successors and/or assigns to institute or resume and prosecute to conclusion one or more action(s) in the court(s) of appropriate jurisdiction to foreclose mortgage(s) held by the movant upon the following:

- Land and premises commonly known as **154 Knickerbocker Road, Englewood, NJ 07631**

2. The movant may join the debtor and any trustee appointed in this case as defendants in its foreclosure action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

The movant shall serve this Order on the debtor, any trustee and other party who entered an appearance on the motion.

## Imaged Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Scott P. Cowan  
DebtorCase No. 16-14758-SLM  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 2

Date Rcvd: Jan 25, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2017.

db +Scott P. Cowan, 35 Prescott St., Demarest, NJ 07627-1906  
aty +Scura, Wigfield, Heyer & Stevens, LLP, 1599 Hamburg Turnpike, POB 2031,  
Wayne, NJ 07474-2031Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 27, 2017

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2017 at the address(es) listed below:

Benjamin A. Stanziale, Jr. on behalf of U.S. Trustee United States Trustee  
trustee@stanzialelaw.com, nj45@ecfcbis.com

Benjamin A. Stanziale, Jr. on behalf of Trustee Benjamin A. Stanziale, Jr.  
trustee@stanzialelaw.com, nj45@ecfcbis.com

Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com

Brian Gregory Hannon on behalf of Creditor Susan A. Cowan bhannon@norgaardfirm.com,  
sferreira@norgaardfirm.com;crose@norgaardfirm.com;l84grandno@gmail.com

Daniel E. Straffi on behalf of Creditor George Gwin dstraflil@comcast.net,  
G25938@notify.cincompass.com

Daniel E. Straffi on behalf of Creditor Joanne Gwin dstraflil@comcast.net,  
G25938@notify.cincompass.com

David E. Sklar on behalf of Defendant Scott P. Cowan dsklar@scuramealey.com,  
ecfbkfilings@scuramealey.com;cbalala@scuramealey.com;ascolavino@scuramealey.com

David L. Stevens on behalf of Debtor Scott P. Cowan dstevens@scuramealey.com,  
cbalala@scuramealey.com;ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;ascolavino@scuramealey.com

Denise E. Carlson on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com

Erin Marie Greene on behalf of Plaintiff Division of Consumer Affairs  
erin.greene@lps.state.nj.us

Jeanette F. Frankenberg on behalf of Creditor Cenlar FSB as servicing agent for Lakeview Loan  
Servicing, LLC cmecf@sternlav.com

Jerrold S. Kulback on behalf of Creditor Fulton Bank of New Jersey jkulback@archerlaw.com,  
mfriedman@archerlaw.com

John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company, LLC  
mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com;mhazlett@mortoncraig.com

Karl J. Norgaard on behalf of Creditor Susan A. Cowan knorgaard@norgaardfirm.com,  
sferreira@norgaardfirm.com;crose@norgaardfirm.com;l84grandno@gmail.com

Mark J. Molz on behalf of Plaintiff Patricia Bollman molzlaw@aol.com

Mark J. Molz on behalf of Plaintiff Maureen Molz molzlaw@aol.com

Mark J. Molz on behalf of Plaintiff Mark J. Molz molzlaw@aol.com

Mark J. Molz on behalf of Creditor Mark J. Molz molzlaw@aol.com

Patricia A. Staiano on behalf of Trustee Benjamin A. Stanziale, Jr. pstaiano@hlgsllaw.com,  
pstaiano@hlgsllaw.com

Travis L. Kreiser on behalf of Creditor Shore Fasteners & Supply Inc.  
travis.kreiser@verizon.net

United States Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 21